



362.1

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: MUNOZ et al.

Application Serial No.: 09/886,919

Filing Date: June 21, 2001

For: METHOD AND APPARATUS FOR
EVALUATING AN APPLICATION
FOR A FINANCIAL PRODUCT

) Group Art Unit: 3624

) Examiner: Felten, Daniel S.

) **RESPONSE TRANSMITTAL**

) Office Action Mailed: March 10, 2003

) Attorney Docket No.: G10.002

) Buckley, Maschoff, Talwalkar & Allison LLC

) Five Elm Street

) New Canaan, CT 06840

) (203) 972-0006

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CERTIFICATE OF 1st Class Mail

I hereby certify that this correspondence is being sent via first class mail to the Commissioner for Patents, Washington, DC 20231, on April 10, 2003.

Dated: April 10, 2003 By:

Edith Martin
Edith Martin

Commissioner for Patents
Washington, DC 20231

Sir:

Transmitted herewith for filing are:

1. ☐ A credit card authorization form in the amount of _____ for:
 - a. ☐ claims in excess of those previously paid for pursuant to 37 CFR 1.16(c);
 - b. ☐ independent claims in excess of those previous paid for pursuant to 37 CFR 1.16(b). Amendment transmittal with fee calculation attached;
 - c. ☐ a 1 month extension of time request pursuant to 37 CFR 1.17(a).

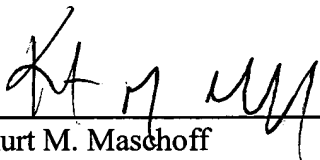
☒ The Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.

- i. ☐ Charge the fees indicated above.
 - ii. ☒ Credit any overpayment
 - iii. ☒ Charge any additional fees required under 37 CFR 1.16 and 1.17.
2. ☒ Response/Restriction Requirement
- a. ☐ After Final
3. ☒ Additional Enclosures: Acknowledgement postcard and Response transmittal.

Respectfully submitted,

April 10, 2003

Date



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For: METHOD AND APPARATUS FOR
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FOR A FINANCIAL PRODUCT

) Group Art Unit: 3624

) Examiner: Daniel S. Felter

) **RESPONSE**

) **to the Restriction Requirement**

) **Mailed March 10, 2003**

) Docket No.: G10.002

) Buckley, Maschoff, Talwalkar & Allison LLC
) 5 Elm Street
) New Canaan, CT 06840
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CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231, on April 10, 2003.

Dated: April 10, 2003

By: Edith Martin
Edith Martin

Commissioner for Patents
Washington, DC 20231

Sir:

In response to the Office Action mailed March 10, 2003 (Paper No.7), Applicants respectfully request consideration of the following remarks.

REMARKS

Claims 1-27 are pending in the application. The Examiner has imposed a restriction requirement in this case. In particular, the Examiner states: